HUD’s Office of Native American Programs (ONAP) administers housing and community development programs that benefit American Indian and Alaska Native Tribal governments, Tribal members, the Department of Hawaiian Home Lands, Native Hawaiians, and other Native American organizations. For more information about ONAP funding and programs, visit the Codetalk website.

Join the EWONAP Newsletter Listserv to receive the HUD Eastern Woodlands ONAP Information Bulletins with news and events related to Indian Country, HUD ONAP, Eastern Woodlands Regional Tribes, Funding Opportunities, and Training.

The Eastern Woodlands Office (EWONAP) serves 66 Tribes within 16 states and 6 HUD regions. EWONAP administers millions in IHBG, IHBG-Competitive, ICDBG, CARES Act, ARP & Section 184 funding.

Please share with others who may be interested in the EWONAP News Bulletin. Click Here to sign up.

Greetings from the Administrator

Planning ahead is easy to talk about, but hard to do. There are several areas in Indian housing that this applies to: the Indian Housing Plan (IHP), the Annual Performance Report (APR), the ASER, disaster preparedness, and Self-Monitoring. Such mandates required by the Native American Housing and Self Determination Act (NAHASDA) are things you can schedule, because they are contained in the statute. See NAHASDA

(Continued on page 2)
Section 102(a)(1)(A) and 24 CFR §1000.214. For example, funding, the most important requirement of a housing program, is dictated as being 75 days before the end of the fiscal year of the recipient. Most often this falls on one of two dates: July 17, which is 75 days before the beginning of the Federal fiscal year (which many Tribes adopted as their fiscal year) or October 17, which is 75 days before the end of the calendar year.

Knowing when you must submit the IHP makes planning easier because then you can calculate when you need to have Housing Board or Tribal Council approval. Some tribes and Boards meet on a regular monthly basis so you know when you can present your IHP to them for approval. Prior to that is generating ideas of what to put in the plan via public input. This is important because it gives Tribal members a stake in the outcome if they are allowed to have input into the plan. Perhaps there are three main village or housing sites, and housing activity is rotated between them. Members will be more patient with a plan where they know their housing site will get new units every three years instead of it always going to one site. They might identify a community need that hasn’t been addressed, such as no place to gather in their village for events, or that they need improved sanitation services or a lack of recreational facilities. Each of these can be addressed in the IHP, and you can plan backwards to have community meetings in the spring for a July submission. So far this year has had the highest number of late filings in recent years. This should be a rare and not a chronic occurrence.

Another area of advance planning is putting the APR together. It is due 90 days from the end of the recipient’s program year (24 CFR §1000.514). This document is a tracking report where you document how close you came to meeting the goals of the IHP. The 90 day timeframe gives lots of time to interact with your finance or accounting departments to compare what you projected to spend with what you spent. It also useful to use your self-monitoring requirement as you go throughout the year to see if you meet your IHP goals. You can track some items such as inspections and recertifications on a quarterly basis. Obviously if you were building a unit, it is self-evident when it is complete. However, this is something that a grantee can use to tout its program successes to the tribal membership. People like to see physical progress such as a new modern unit or a before and after shot of units with new roofs and the like.

ONAP has just released its Notice of Funding Opportunity (NOFO) for its IHBG Competitive Grants which can be found at [GRANTS.GOV](http://GRANTS.GOV). It was posted July 26th, 2022 and the application is due November 17th, 2022, at 11:59:59 pm Eastern Standard Time (EST). This is a national competition and HUD is expecting to award $129,248,141 in total grants. Grants will range from a minimum of $500,000 up to a ceiling of $7,500,000. Grantees that failed to meet minimum preliminary scores should follow the procedure for asking their Grants Management Specialist what they can do to improve their application for this round.

**DEADLINE FOR SEPTEMBER NEWSLETTER CONTENT SUBMITTAL: THURSDAY, AUGUST 25TH**

EWONAP offices will be closed on MONDAY, SEPTEMBER 5TH in observance of the Labor Day Federal Holiday.
Staff Spotlight - Ebony Madyun, Director of Grants Evaluation

Ebony Madyun joined EWONAP as the Grants Evaluation Director in 2020 with over 10 years tenure with HUD where she gained exposure to various grant programs, operations, personnel and grantee oversight. She manages a Division of 9 Grants Evaluation Specialists, leading compliance elements by delivering program guidance and technical assistance to Tribes and Tribally Designated Housing Entities. Prior to HUD, Ebony worked with local government and community-based organizations focused on economic, environmental, and educational issues.

With family roots on the West Coast, she has lived throughout the country including the Northern, Southwestern and Eastern United States. She especially appreciates the four seasons in the Midwest. Ebony received a Master of Community and Regional Planning with an emphasis in community-based development and a BA in Political Science from the University of New Mexico. She is humbled by the opportunity to serve the Tribes across the Eastern Woodlands region.

EWONAP works in a Flexiplace work environment supporting telework and virtual engagement. We are available by phone, virtual meeting; and in-person meeting by arrangement. Documents are recommended to be transmitted electronically.

<table>
<thead>
<tr>
<th>HUD EASTERN WOODLANDS OFFICE OF NATIVE AMERICAN PROGRAMS STAFF</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name</td>
</tr>
<tr>
<td>---------------------</td>
</tr>
<tr>
<td>Mark</td>
</tr>
<tr>
<td>Bobbie</td>
</tr>
<tr>
<td>Alexandria</td>
</tr>
<tr>
<td>Tara</td>
</tr>
<tr>
<td>Cheryl</td>
</tr>
<tr>
<td>Tatiana</td>
</tr>
<tr>
<td>Anna</td>
</tr>
<tr>
<td>Alma</td>
</tr>
<tr>
<td>Anthony</td>
</tr>
<tr>
<td>Michelle</td>
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<tr>
<td>Elton</td>
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<tr>
<td>Ebony</td>
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<tr>
<td>Yolanda</td>
</tr>
<tr>
<td>Teresa A.</td>
</tr>
<tr>
<td>Renata</td>
</tr>
<tr>
<td>Denise</td>
</tr>
<tr>
<td>Tonya</td>
</tr>
<tr>
<td>Genti</td>
</tr>
<tr>
<td>Mary</td>
</tr>
</tbody>
</table>
NEWS

Emergency Rental Assistance
Treasury has determined that it will not involuntarily recapture ERA1 funds held by Tribal governments in their reallocation process even if such funds may be considered excess funds subject to recapture under the ERA1 reallocation guidance. However, Tribal governments are strongly encouraged to voluntarily return any ERA1 funds that they do not anticipate obligating to Treasury by 8/19/2022. Specifically, Treasury encourages the return of initial ERA1 allocations by 8/19/2022, that Tribes do not anticipate obligating by the 9/30/2022, deadline. Treasury welcomes the return of ERA1 funds so they may be reallocated to other grantees. After 8/19/2022, Treasury will reallocate ERA1 funds that Tribal governments have voluntarily returned.

ERATribalRecaptureNotice.pdf (treasury.gov)

HUD-CDFI Public-Private Partnerships
The Department of Housing and Urban Development announced on 7/28/2022 the launching of a task force to gather recommendations for administrative actions it can take to expand and support secondary market access for community development financial institutions (CDFIs) through Ginnie Mae. Under the initiative, HUD will also increase trainings for CDFIs to become FHA-approved lenders. The announcement was made as part of the launch of a multi-billion-dollar public-private investment in underserved communities through a new Economic Opportunity Coalition. Founding members include the federal government and 23 companies and foundations, including Bank of America, Citi, Kresge Foundation and Moody’s. Among other investments, the EOC will support CDFIs, minority depository institutions and other local financial institutions.

Treasury Expands Use of ARP Funds
On 7/27/2022, the U.S. Department of Treasury announced new guidance that increases the ability of Tribal, State and Local governments to use ARP funds to boost the supply of affordable housing in their communities. This supports the Federal Housing Supply Action Plan.

Treasury Announces New Steps to Increase Affordable Housing Supply and Lower Long-Term Housing Costs for American Families | U.S. Department of the Treasury

2023 Budget for Native American Programs

National Council of State Housing Agencies 2023 Budget Chart for HUD & USDA Housing Programs (based on Spending Bill passed by House Appropriations Committee) NCSHA-FY-2023-Budget-for-HUD-and-USDA-.1.pdf

UPCOMING EVENTS

USET White House Eviction Prevention Conference - 8/2/2022; 12:30-2:30pm EST
White House Eviction Prevention Conference – United South & Eastern Tribes (usetinc.org)

MAST Meeting - 8/10-11/2022 - Hosted by Pokagon Band of Potawatomi (MI) - New Buffalo, MI at Four Winds Casino Resort M-A-S-T - Midwest Alliance of Sovereign Tribes -

NAIHC Legislative Committee Monthly Call—8/4/2022; 1:00 p.m. EST Meeting ID: 974 9678 7338 +1 301 715 8592 (Washington DC); +1 929 205 6099 (New York); +1 312 626 6799 (Chicago); +1 669 900 6833 (San Jose); +1 253 215 8782 (Tacoma); +1 346 248 7799 (Houston)

NAIHC Legislative Conference - 9/19-21/2022 Summary - NAIHC 2022 Legislative Conference (cvent.com)
GRANT OPPORTUNITIES

<table>
<thead>
<tr>
<th>NOFO</th>
<th>Grant Opportunity Title</th>
<th>Posted Date</th>
<th>Close Date</th>
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<tbody>
<tr>
<td>FR-6600-N-13</td>
<td>HUD Lead Hazard Reduction Grant Program Synopsis 1</td>
<td>06/17/2022</td>
<td>08/08/2022</td>
</tr>
<tr>
<td>View Opportunity</td>
<td><a href="https://grants.gov">GRANTS.GOV</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>RPIC 2022</td>
<td>Rural Utilities Service—RPIC Cooperative Agreement</td>
<td>06/30/2022</td>
<td>08/15/2022</td>
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<tr>
<td>View Opportunity</td>
<td><a href="https://grants.gov">GRANTS.GOV</a></td>
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<tr>
<td>FR-6600-N-39</td>
<td>Veterans Housing Rehabilitation &amp; Modification Program (Only Non-Profits Eligible to Apply)</td>
<td>07/08/2022</td>
<td>08/24/2022</td>
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<tr>
<td>View Opportunity</td>
<td><a href="https://grants.gov">GRANTS.GOV</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>FR-6500-N-25S</td>
<td>Continuum of Care (CoC) Supplemental to address Unsheltered &amp; Rural Homelessness</td>
<td>06/22/2022</td>
<td>10/20/2022</td>
</tr>
<tr>
<td>View Opportunity</td>
<td><a href="https://grants.gov">GRANTS.GOV</a></td>
<td></td>
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<tr>
<td>FR-6600-N-48</td>
<td>Indian Housing Block Grant (IHBG) Competitive</td>
<td>07/26/2022</td>
<td>11/17/2022</td>
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<tr>
<td>Search Grants</td>
<td><a href="https://grants.gov">GRANTS.GOV</a></td>
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<tr>
<td>FR-6600-N-23</td>
<td>Community Development Block Grant (CDBG) for Tribes &amp; Alaskan Natives (ICDBG)</td>
<td>07/29/2022</td>
<td>10/24/2022</td>
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<tr>
<td>View Opportunity</td>
<td><a href="https://grants.gov">GRANTS.GOV</a></td>
<td></td>
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</tr>
</tbody>
</table>

EMERGENCY ASSISTANCE RESOURCES

Emergency Broadband Benefit Program: [Federal Communications Commission (FCC) program](https://www.fcc.gov/broadband-benefit-program) provides temporary discounts on monthly broadband bills for income qualifying households.

**Homeowner’s Assistance**

Homeowner’s Assistance Fund is to assist those experiencing a financial hardship due to COVID-19. Program provides financial assistance to help with mortgage payments, homeowner’s insurance, utility payments & other specified purposes (prevent mortgage delinquencies, defaults, foreclosures, loss of utility or home energy services, homeowner displacement). Hardship must have been after 1/21/2020 and income eligibility requirements apply. **Contact your Tribe/TDHE first.** Other resources in your area can be found by searching here: [https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-homeowners/get-homeowner-assistance-funds/](https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-homeowners/get-homeowner-assistance-funds/)

NAIHC has a tool to help locate COVID related assistance in your area, see link below. [Tribal Housing Assistance Resource Hub | National American Indian Housing Council (naihc.net)](https://www.naihc.net)


Development

The Sustainable Construction in Indian Country Initiative worked to identify and overcome barriers to the adoption of sustainable construction practices in Indian Country. The initiative produced a report that highlights sustainable construction projects in categories - design, site, innovation, culture, green, impact. BEST PRACTICES IN TRIBAL HOUSING: CASE STUDIES 2013 (huduser.gov)

The Urban Institute finds in a report published in July 2022 that manufactured homes offer an affordable alternative to site-built homes that could help increase affordable housing supply. The Role of Manufactured Housing (urban.org)

<table>
<thead>
<tr>
<th>Share of Manufactured Homes and Site-Built Homes Deemed Inadequate 10 to 20 Years after Construction, by Time Period Built</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time Period Built</td>
</tr>
<tr>
<td>1970s-79</td>
</tr>
<tr>
<td>1980-84</td>
</tr>
<tr>
<td>1990-94</td>
</tr>
<tr>
<td>2000-04</td>
</tr>
</tbody>
</table>

Construction Quality of manufactured housing has improved over time.

HUD published a proposed rule on 7/19/2022, to amend the Federal Manufactured Home Construction & Safety Standards. Comments are due by 9/19/2022. Federal Register :: Manufactured Home Construction and Safety Standards

Housing Services

Occupancy/Resident Services

Envision Centers make support services available to HUD-assisted families to achieve self-sufficiency. A holistic approach is taken with support in the following four (4) pillars: 1) Economic Empowerment; 2) Educational Advancement; 3) Health & Wellness; 4) Character & Leadership. Here’s an example in Indian Country: EnVision Center Demonstration Program | HUD.gov / U.S. Department of Housing and Urban Development (HUD). For more information on centers nationally, see this link: EnVision Centers Home | HUD USER

Homeless
HUD releases a first-of-a-kind resources package to fund coordinated approaches to reduce homelessness and improve health services for vulnerable communities. $322 million will be available to enhance the community's capacity to address unsheltered homelessness by connecting vulnerable individuals and families to housing, healthcare, and supportive services. Through this NOFO, HUD aims to reduce unsheltered homelessness, particularly in communities with very high levels of unsheltered homelessness and homelessness in rural areas. Tribes are eligible to apply. The deadline for submitting applications to HUD for the initial selection process in the Special NOFO is October 20, 2022. For more information, follow the link below.

Introductory Webinars on the Coc Special NOFO & other info can be found by following this link:

Continuum of Care Supplemental to Address Unsheltered and Rural Homelessness (Special NOFO) | HUD.gov / U.S. Department of Housing and Urban Development (HUD)
ELIGIBLE ACTIVITY RELATED

Homeless
Webinar series that will cover topics designed to help communities establish equitable, effective homelessness responses through meaningful collaboration, resource coordination, and efficient service delivery
Register Today: Closing the Gap: Homelessness to Housing Webinar Series - HUD Exchange

Homeownership
Veterans Housing Rehabilitation and Modification Pilot Program - Grant program for Non-Profits, with up to $1 million available. Grant awardees would then offer a program to low-income disabled veterans for adaptive modifications, home repairs and utilities. Application deadline is 8/24/2022. HUD grants available for rehabbing the homes of veterans | News by Edition | RESPA News
FY 2022 Veterans Housing Rehabilitation and Modification Pilot Program | HUD.gov / U.S. Department of Housing and Urban Development (HUD)

Listing of HUD properties currently available for purchase; State-by-state breakdown with comprehensive property details.
HUD Homes for Sale | Search HUD Homes Listings | Bid on HUD Homes (hudhomestore.gov)

Maintenance/Modernization
Healthy Homes Checklist - Strategies for Addressing Asthma in Homes (epa.gov)
Home maintenance tips for moisture and mold prevention—A Brief Guide to Mold, Moisture and Your Home | US EPA

DISASTER RELATED

HUD Imminent Threat Grants – Funding still available. Set aside of the ICDBG allocation for non-competitive, first come-first serve grants to eliminate or lessen problems which pose an imminent threat to public health or safety of Tribal residents. Application procedures outlined in Program Guidance 2018-04 (issued November 2018) and found here: NAHASDA | HUD.gov / U.S. Department of Housing and Urban Development (HUD)

The FEMA App allows you to receive real-time weather alerts, send notifications to loved ones, locate emergency shelters in your area, and more. FEMA Mobile Products | FEMA.gov

FEMA Tool to assist governmental officials estimate substantial damage for residential and non-residential structures per the National Flood Insurance Program requirements. It assesses damage caused by flood, wind, seismic and other events. Substantial Damage Estimator Tool | FEMA.gov

Disaster Readiness, Response & Recovery Webinar Series : 8/9-Tornadoes; 8/23-Flooding; 9/6-Building Fires
Register Today: PHA Disaster Readiness, Response and Recovery Webinar Series - HUD Exchange

SHARE YOUR GOOD NEWS!
Please send your accomplishments, press releases, events, news, and project photos ELECTRONICALLY to our Administrator Advisor, Cheryl Cloud at Cheryl.A.Cloud@hud.gov
Help us illustrate the value of NAHASDA and the need for it in Indian Country, and how your great work is making a difference!
**Crime Prevention & Safety**

FEMA Guide that provides information to navigate post disaster challenges, federal financial resources & solutions. Web tool takes a user through the challenges and identifies which federal resources are aligned with solutions. For more information contact [FEMA Tribal Affairs at FEMA-Tribal@fema.dhs.gov](mailto:FEMA-Tribal@fema.dhs.gov). [Roadmap to Federal Resources for Disaster Recovery](https://www.fema.gov/roadmap-federal-resources-disaster-recovery) | [FEMA.gov](https://www.fema.gov)

**FEMA Seeks Public Feedback on Wireless Emergency Alert System**

FEMA is seeking public feedback on the upcoming national test of the Wireless Emergency Alert system (WEA). WEA is a public alert and warning system to disseminate timely and effective warnings to people in situations of war, terrorist attack, natural disaster or other hazards to public safety and wellbeing. FEMA is required to test the public alert and warning system every three years. The tests help FEMA assess WEA’s geographic reach, along with additional key parameters outlined in the [IPAWS Modernization Act of 2015](https://www.fema.gov/ipaws-modernization-act-2015). FEMA and other WEA stakeholders, such as the Federal Communications Commission and congressional committees, use the test to enhance and expand WEA to further improve emergency alerting capabilities, leading to a better prepared and more resilient nation. FEMA implements a survey to capture key technical performance factors of WEA, such as geographic coverage and carrier-related issues and non-technical aspects essential to WEA’s role in national alerting, including alerting effectiveness in reaching diverse populations and traditionally underserved populations. The survey assesses public awareness of the WEA system. Comments must be submitted before Sept. 6. To learn more and submit feedback, visit [Regulations.gov](https://www.regulations.gov).

**Housing Management Services**

Good Relative Collaborative, comprised of four Native non-profits—Sacred Pipe Resource Center, Black Hills Community Loan Fund (Native CDFI), Four Bands Community Fund (Native CDFI) and Minnesota Indigenous Business Alliance - was selected by The Bush Foundation as the Indian Country partner for their Native-designed culturally based model for community grantmaking. They will receive $1.2 million annually to grant to Native American non-profits, social enterprises and businesses. They will also administer The Bush Prize, which will award $500,000 annually to Native organizations within their geographic area (MN, ND, SD). Key to their grant-making design is doing away with competitive grants and awarding grants to those with doing a high degree of collaboration with partners.

**Planning & Administration**

**Funding by NAHASDA Program in FY 2020**

<table>
<thead>
<tr>
<th>Program</th>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>IHBG CARES $300M</td>
<td>$300M</td>
<td>20.9%</td>
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<tr>
<td>IHBG $500M</td>
<td>$500M</td>
<td>67.7%</td>
</tr>
<tr>
<td>other</td>
<td>$38M</td>
<td>25.1%</td>
</tr>
<tr>
<td>Total</td>
<td>$1,135M</td>
<td>100%</td>
</tr>
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</table>

Source: [FY2020 HUD NAHASDA Report to Congress](https://www.hud.gov)
**Training and Conferences**

**CodeTalk - Calendar of Events | HUD.gov / U.S. Department of Housing and Urban Development (HUD)**

**NAIHC/HUD schedule & registration at:** [https://naihc.net/training-schedule/](https://naihc.net/training-schedule/)

**Native Learning Center schedule/registration at:** [Training Events – Native Learning Center](https://naihc.net/training-schedule/)

<table>
<thead>
<tr>
<th>DATE(S)</th>
<th>COURSE/SPONSOR/MODE</th>
<th>REGISTRATION LINK</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>NAIHC - Virtual</td>
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<tr>
<td>8/18-19/2022</td>
<td>IHP/APR</td>
<td>Aug 18-19</td>
</tr>
<tr>
<td></td>
<td>NAIHC - Virtual</td>
<td></td>
</tr>
<tr>
<td>8/20; 9/17; 10/22;</td>
<td>Homebuyer Education</td>
<td>In the Market for Your First Home? (winlf.org)</td>
</tr>
<tr>
<td>11/19 (8 hr. borrower course)</td>
<td>Wisconsin Native Loan Fund (WINLF)</td>
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</tr>
<tr>
<td>9/26-30/2022</td>
<td>Admissions &amp; Occupancy</td>
<td>Virtual Training Admissions and Occupancy September 26 – 30, 2022 – Native Learning Center</td>
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<tr>
<td></td>
<td>Native Learning Center-Virtual</td>
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<tr>
<td>October 4th, 12th &amp;</td>
<td>Tribal Disaster Debris &amp; Climate Resilience Planning</td>
<td>Tribal Disaster Debris and Climate Resilience Planning Training (google.com)</td>
</tr>
<tr>
<td>20th, 2022</td>
<td>Training EPA—Virtual</td>
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</tr>
</tbody>
</table>

**USEFUL LINKS**

- HUD ONAP CodeTalk website
- EWONAP website
- HUD Indian Housing Block Grant
- HUD Indian Community Development Block Grant
- HUD Section 184 Home Loan Guarantee
- HUD Title VI Loan Guarantee
- HUD Healthy Homes
- HUD ROSS Grant
- HUD’s Office of Sustainable Housing
- HUD PIH Environmental Resources
- HUD PIH Notices to Tribes and TDHEs
- HHS Tribal Programs
- HHS Low Income Housing Energy Assistance Program
- DSIRE - Energy Efficiency Incentives
- USDA Rural Development Grants
- Army Corp of Engineers Tribal Resources
- VA Native Health Services
- Economic Development Administration
- GLIHA
- USET
- Grants.gov
- Office of Federal Register
- White House Native Americans Resources Page
- DOT Tribal Transportation Program
- EPA Water Topics
- HHS Native Asset Building
- Center for American Indian Economic Development
- Native American Contractors Association
- National Congress of American Indians
- National American Indian Housing Council
- DOE Tribal Energy Program
- DOE Weatherization Grants
- DOE Federal Energy Management Program
- EPA Tribal Grants
- Small Business Administration Loans
- CDFI Native American Initiatives
- VA Native American Direct Loan
- BIA Housing Improvement Program
- MAST
- GLITC
Developing a New Project?
Revising your Policies and Procedures?
Reassessing Long Term Goals?
Let ONAP Help!

Free Technical Assistance

HUD ONAP OFFERS
FREE SPECIALIZED TRAINING
AND TECHNICAL ASSISTANCE
FOR TRIBAL AND TDHE GRANTEEES

How Does It Work?

EWONAP Staff or consultants will develop materials tailored to meet your individual needs.
We can work one-on-one or train in small groups.
Training and Technical Assistance can be done remotely or on-site.

https://www.hud.gov/program_offices/public_indian_housing/ih/codetalk/training

Training and TA available on:
- Construction Management
- Financial Management
- Governance
- Grant Administration
- Green & Healthy Homes
- Home Buyer Education
- Leverage Financing
- Maintenance
- Needs Assessments
- Occupancy & Eligibility
- Organizational Structure
- Procurement
- Strategic Planning
- Or customize your own!

For more information, please contact:

Mary White, Grants Management Specialist
HUD, Eastern Woodlands
Office of Native American Programs
800.735.3239 - toll free
312.913.8762 - direct
Mary.White@hud.gov
The Section 184 Indian Home Loan Guarantee Program is a home mortgage specifically designed for American Indian and Alaska Native families, Alaska Villages, Tribes, or Tribally Designated Housing Entities. Section 184 loans can be used both on and off native lands for new construction, rehab, the purchase of an existing home, or for refinancing. Section 184 is synonymous with home ownership in Indian Country. As of March 2022, the Section 184 program has guaranteed over 53,340 loans, which represents over $9.4 billion dollars in guaranteed funds.

Within the Eastern Woodlands Region, over 6,321 loans have been made bringing $977 million in private capital directly to Tribal Members. Tribes and TDHEs can also use Section 184 loans to achieve their housing development goals. Some benefits include:

- Low residential mortgage interest rates
- Lower monthly fees than standard PMI
- One time loan guarantee fee (1.5%)
- May utilize up to 15% of loan funds for site infrastructure costs
- Low down payment
- No household income restrictions
- Buy, Rehab, Refi or Build
- Single Family Home (1-4 units)

For a list of Approved 184 Lenders, [click here](#). For a map of eligible states and counties, [click here](#). If you are interested in becoming an approved 184 lender, contact [184lenderapproval@hud.gov](mailto:184lenderapproval@hud.gov)

**HUD ONAP Title VI Loan Guarantee Program**

Title VI loans enable IHBG recipients to leverage up to 5 times their IHBG ‘Need’ funding to finance affordable housing development by pledging future IHBG grant funds as security for repayment of the loan. A private lender provides the financing and HUD provides the guarantee to the lender. **Funds can be used to rehabilitate or construct new housing or community facilities, to build infrastructure, acquire land, to fund architectural and engineering plans, towards financing.** [Click here](#) to see projects.

Contact [Cheryl.A.Cloud@hud.gov](mailto:Cheryl.A.Cloud@hud.gov) for more information. Fund Leveraging Example:

<table>
<thead>
<tr>
<th>Item</th>
<th>Tribe A Without Leveraging</th>
<th>Tribe A With Leveraging</th>
<th>Tribe B Without Leveraging</th>
<th>Tribe B With Leveraging</th>
</tr>
</thead>
<tbody>
<tr>
<td>IHBG Annual Allocation of Need</td>
<td>$500,000</td>
<td>$500,000</td>
<td>$500,000</td>
<td>$500,000</td>
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<td>Leveraged Funds (5 X Need)</td>
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<td>$2,500,000</td>
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<td>$2,500,000</td>
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<tr>
<td>Total Funding</td>
<td>$500,000</td>
<td>$3,000,000</td>
<td>$500,000</td>
<td>$3,000,000</td>
</tr>
<tr>
<td>Average Cost Per Unit (CPU)</td>
<td>$125,000</td>
<td>$125,000</td>
<td>$125,000</td>
<td>$125,000</td>
</tr>
<tr>
<td>Number of Units Realized</td>
<td>4</td>
<td>24</td>
<td>4</td>
<td>24</td>
</tr>
</tbody>
</table>
OTHER RESOURCES

HELPFUL RESOURCES/WEBSITES FOR TRIBES AND TRIBAL ORGANIZATIONS

- American Indian Center of Chicago
- Asset Building for Native Communities: http://www.idaresources.org/page?pageid=a047000000ArRPk
- CDFIs: Native Capital Access: www.nativecapitalaccess.com
- Center for American Indian Economic Development: www.franke.nau.edu/businessoutreach/caied
- Centralized website for federal grant opportunities: www.grants.gov
- Government Information by Topic: http://www.usa.gov/
- Environmental Resources http://www.hud.gov/offices/pih/ih/codetalk/resources/env.cfm
- Explore U.S. Federal Agency Resources for Native Americans: https://www.usa.gov/tribes
- Grants Available to Tribes on Health Issues
- HUD’s PIH Notices to Tribes and TDHEs: https://www.hud.gov/program_offices/public_indian_housing/ih/regs
- HUD’s Office of Sustainable Housing and Communities: www.hud.gov/sustainability.
- Indian Dispute Resolution Services, Inc.: http://www.idrsinc.org
- Multi-agency Infrastructure Task Force in Indian Country: http://www.epa.gov/tp/trprograms/infra-water.htm
- Native American Chamber of Commerce
- Resources Available to Tribes on Health Issues
- Southern California Indian Center: www.indiancenter.org
- Native American Contractors Association: http://www.nativecontractors.org/
- National American Indian Housing Council: www.naihc.net
- Native Community Finance: www.nativecommunityfinance.org
- National Congress of American Indians: www.ncai.org

FEDERAL PARTNERS

- Department of Interior Bureau of Indian Affairs (BIA), Indian Self-Determination Services
- Department of Justice, Office of Justice Programs (Native Americans): http://www.ojp.usdoj.gov/programs/aijap.html
- Environmental Protection Agency (EPA) Region 9 Tribal Solid Waste: http://www.epa.gov/region9/waste/tribal/index.html
- Environmental Protection Agency (EPA) Region 9 Green Building: http://www.epa.gov/region9/greenbuilding/index.html
- Environmental Protection Agency Office of Sustainable Communities: www.epa.gov/smartgrowth
- Federal Deposit Insurance Corporation (FDIC) Money Smart materials can be found at www.fdic.gov/moneysmart
- Indian Health Service (IHS): http://www.ihs.gov/
- IHS Environmental Health Support Center (Training Opportunities): http://www.ihs.gov/EHSCT/index.cfm?module=home
- Partnership for Sustainable Communities: www.sustainablecommunities.gov
- Sustainable Communities Resource Center – www.huduser.org/portal/sustainability/resources_rural_sustainability.html
- Social Security Administration - Public website www.socialsecurity.gov
- USDA Rural Development:https://www.rd.usda.gov/